

Serial #: 09/520,943

In reply to Office action mailed: July 19, 2004

Page 23 of 25

### Remarks/Arguments

In the Office Action dated July 19, 2004, all pending claims are rejected under 35 U.S.C. §§ 102 or 103 based upon Jones et al. (U.S. Patent 6,021,397). Applicant submits that the claims, as amended or presented above, describe new and unique methods and systems. As such, these claims are allowable over the prior art of record.

Generally speaking, the claims, as amended, describe unique methods and systems, which allow the analysis of multiple personal goals, as they relate to one another. More specifically, this presentation of multiple goals, and decisions related to these goals, is displayed to the user in an easy to understand format. As described in the specification, this display of information assists the user in making appropriate decisions.

As mentioned above, Jones et al. is relied upon to reject the pending claims. However, Jones is only remotely related to the claimed invention, and clearly does not anticipate or make obvious those claims. Simply stated, Jones et al. is a financial advisory system which analyzes a portfolio of investments. More specifically, Jones et al. describes a system in which investment choices are analyzed to project an optimized return. As described in Jones itself, "Return scenarios for optimized portfolio allocations are simulated interactively to facilitate financial product selection." Jones, Col. 2, lines 49-51. This statement, generally describes exactly what the system of Jones et al. does. Repeatedly, Jones discusses the optimization of portfolios (i.e. a set of financial instruments). That is, the system reviews and analyzes potential investments that could be made.

In Jones et al., reference is made to various financial goals of an individual, however this is only in the context of providing further advice related to portfolio management. More specifically, the Jones et al. reference states that "The system may further advise the user regarding actions that may be taken (e.g., save more money, retire later, take on additional investment risk, seek opportunities to expand the investment set) to achieve certain financial goals such as particular retirement standard of living, accumulating a down payment for the purchase of a home, or saving enough money to send a child to college." Jones et al., Col. 4, lines 27-33. Further, Jones et al. describes these goals as "intermediate" goals which affect the end results, which is almost exclusively retirement savings related. See, Jones et al., col. 10, lines 60-66. Naturally, a system which is analyzing portfolios could suggest these necessary actions, however such a system is not capable of displaying multiple goals simultaneously as set out in the claimed invention.

Serial #: 09/520,943

In reply to Office action mailed: July 19, 2004

Page 24 of 25

In the claimed invention, multiple goals are presented and specified by the user. Changes to each of these goals are allowed, including changes to priorities and desired timelines. These changes will thus modify the relationship of all other goals. The display then illustrates to the user the result of these changes. This is much different than the system of Jones et al.

Additionally, the system of the present invention allows for considerable adjustment and modification by the user. Certain claims show these adjustments can be made to various options that are part of a particular goal. Additionally, further claims specify how features of the particular option can be selected. In one embodiment, the goal of purchasing a car is illustrated wherein the type of car may be identified including specific features desired by the user. Naturally, this is only one example of a goal, and many others exist. That said, this example illustrates the versatility of the present invention. This type of planning is not present in the prior art.

Additionally, the present claims also specify the graphical nature of the display. This allows the user to easily see and balance the multiple goals being considered by the present invention.

Looking to Jones et al., it is clear that this reference does not anticipate or make obvious the present invention. Clearly, a graphical presentation methodology is not shown or discussed. Further, Jones et al. is focused on the maximization of a particular portfolio, and not the more general undertaking of personal financial planning.

Serial #: 09/520,943

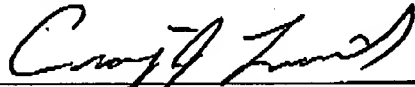
In reply to Office action mailed: July 19, 2004

Page 25 of 25

### Conclusion

Applicant submits that all pending claims are allowable over the art of record and respectfully requests that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach Craig J. Lervick at (612) 607-7387. If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Docket 60021-352501).

Respectfully submitted,



Craig J. Lervick, Reg. No. 35,244  
Customer No. 29838

**OPPENHEIMER WOLFF & DONNELLY LLP**

Plaza VII, Suite 3300

45 South Seventh Street

Minneapolis, MN 55405

Phone: (612) 607-7387

Fax: (612) 607-7100

E-mail: CLervick@Oppenheimer.com

**This Page is Inserted by IFW Indexing and Scanning  
Operations and is not part of the Official Record**

**BEST AVAILABLE IMAGES**

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images include but are not limited to the items checked:

- ☐ **BLACK BORDERS**
- ☐ **IMAGE CUT OFF AT TOP, BOTTOM OR SIDES**
- ☐ **FADED TEXT OR DRAWING**
- ☐ **BLURRED OR ILLEGIBLE TEXT OR DRAWING**
- ☐ **SKEWED/SLANTED IMAGES**
- ☐ **COLOR OR BLACK AND WHITE PHOTOGRAPHS**
- ☐ **GRAY SCALE DOCUMENTS**
- ☒ **LINES OR MARKS ON ORIGINAL DOCUMENT**
- ☐ **REFERENCE(S) OR EXHIBIT(S) SUBMITTED ARE POOR QUALITY**
- ☐ **OTHER:** \_\_\_\_\_

**IMAGES ARE BEST AVAILABLE COPY.**

**As rescanning these documents will not correct the image problems checked, please do not report these problems to the IFW Image Problem Mailbox.**